

United States Bankruptcy Court
Western District of Texas

In re **Lorraine Marie Vargas**

Debtor

Case No. **15-51704**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	105,940.00		
B - Personal Property	Yes	4	14,666.80		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		107,993.83	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		8,895.74	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	21		49,942.56	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,179.04
J - Current Expenditures of Individual Debtor(s)	Yes	4			3,529.04
Total Number of Sheets of ALL Schedules		40			
		Total Assets	120,606.80		
			Total Liabilities	166,832.13	

United States Bankruptcy Court
Western District of Texas

In re **Lorraine Marie Vargas**Case No. 15-51704

Debtor

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	8,895.74
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	8,895.74

State the following:

Average Income (from Schedule I, Line 12)	4,179.04
Average Expenses (from Schedule J, Line 22)	3,529.04
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,410.17

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	8,895.74	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		49,942.56
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		49,942.56

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		all debtor's cash not in banks	C	110.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Capital One checking acct# 9493	W	541.80
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		all debtors' household goods and furnishings	C	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		all debtors books, DVD's andd CD's and home Decor and other small items	C	300.00
6. Wearing apparel.		all debtors' clothing and wearing apparel	C	400.00
7. Furs and jewelry.		all debtors' jewelry	C	100.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life through employer	-	Unknown
10. Annuities. Itemize and name each issuer.	X			
				Sub-Total > (Total of this page)
				3,451.80

3 continuation sheets attached to the Schedule of Personal Property

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K	-	230.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		07/12 of possible 2015 Tax Refund	C	2,000.00
			Sub-Total > (Total of this page)	2,230.00

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Ford Explorer (mileage: 140,590)	C	7,225.00
		2002 Ford Mustang Coup (mileage: 180,000) - needs work	C	500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Black Lab (6yr F)	C	100.00
		Golden Retriever (9yr M)	C	100.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Weedeater and Lawnmower	C	60.00
				Sub-Total > 7,985.00
				(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Lorraine Marie Vargas** _____ Debtor

Case No. 15-51704

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Husband's Sole Management Property 2010 Chevy Silverado - Value \$24K, owes \$26K to Chrysler Capital 1986 Bay Liner with 50hp outboard motor and trailer - \$1,000.00	-	1,000.00

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

Sub-Total >	1,000.00
(Total of this page)	
Total >	14,666.80

(Report also on Summary of Schedules)

In re Lorraine Marie Vargas,
Debtor

Case No. 15-51704

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
[HOMESTEAD] Location: 6719 Spring Hurst Street, San Antonio TX 78249	11 U.S.C. § 522(d)(1)	12,000.00	105,940.00
Cash on Hand			
all debtor's cash not in banks	11 U.S.C. § 522(d)(5)	110.00	110.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Capital One checking acct# 9493	11 U.S.C. § 522(d)(5)	541.80	541.80
Household Goods and Furnishings			
all debtors' household goods and furnishings	11 U.S.C. § 522(d)(3)	2,000.00	2,000.00
Books, Pictures and Other Art Objects; Collectibles			
all debtors books, DVD's andd CD's and home Decor and other small items	11 U.S.C. § 522(d)(3)	100.00	300.00
Wearing Apparel			
all debtors' clothing and wearing apparel	11 U.S.C. § 522(d)(3)	400.00	400.00
Furs and Jewelry			
all debtors' jewelry	11 U.S.C. § 522(d)(4)	100.00	100.00
Interests in Insurance Policies			
Term Life through employer	11 U.S.C. § 522(d)(7)	100%	Unknown
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401K	11 U.S.C. § 522(d)(5)	230.00	230.00
Other Contingent and Unliquidated Claims of Every Nature			
07/12 of possible 2015 Tax Refund	11 U.S.C. § 522(d)(5)	2,000.00	2,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2007 Ford Explorer (mileage: 140,590)	11 U.S.C. § 522(d)(2)	3,675.00	7,225.00
2002 Ford Mustang Coup (mileage: 180,000) - needs work	11 U.S.C. § 522(d)(5)	500.00	500.00
Animals			
Black Lab (6yr F)	11 U.S.C. § 522(d)(3)	100.00	100.00
Golden Retriever (9yr M)	11 U.S.C. § 522(d)(3)	100.00	100.00
Other Personal Property of Any Kind Not Already Listed			
Weedeater and Lawnmower	11 U.S.C. § 522(d)(5)	600.00	60.00

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Husband's Sole Management Property 2010 Chevy Silverado - Value \$24K, owes \$26K to Chrysler Capital 1986 Bay Liner with 50hp outboard motor and trailer - \$1,000.00	11 U.S.C. § 522(d)(5)	1,000.00	1,000.00

In re **Lorraine Marie Vargas**Case No. **15-51704**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. 598943		1-1-2014 Property Taxes [HOMESTEAD] Location: 6719 Spring Hurst Street, San Antonio TX 78249 Value \$ 105,940.00				2,355.12 0.00
Bexar County Tax Assessor P.O. Box 839950 San Antonio, TX 78283	C	Opened 10/01/05 Last Active 6/23/14 First Mortgage [HOMESTEAD] Location: 6719 Spring Hurst Street, San Antonio TX 78249 Value \$ 105,940.00				86,094.00 0.00
Account No. 68884229		Opened 10/01/05 Last Active 6/23/14 Pre-Petition Mortgage Arrearage [HOMESTEAD] Location: 6719 Spring Hurst Street, San Antonio TX 78249 Value \$ 105,940.00				2,379.00 0.00
Green Tree Servicing L 332 Minnesota St Ste 610 Saint Paul, MN 55101	C	Second Lien - Home Saver Loan [HOMESTEAD] Location: 6719 Spring Hurst Street, San Antonio TX 78249 Value \$ 105,940.00				4,107.29 0.00
Account No. 4006123230 & 1014885		Subtotal (Total of this page)	94,935.41			0.00
H.S.A. Fannie Mae Home Saver Advance c/o ClearSpring Loan Services, Inc. PO Box 52238 Idaho Falls, ID 83405-2238	C					

1 continuation sheets attached

In re **Lorraine Marie Vargas** _____, Debtor

Case No. 15-51704

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONT INGENT	UNLI QUA DATED	DIS PUTE D	
Account No.		Tax Lien				
Internal Revenue Service Special Procedures-Insolvency P.O. Box 7346 Philadelphia, PA 19101-7346	C					
Account No. 519381191782		Opened 11/01/11 Last Active 7/15/14 Purchase Money Security 2007 Ford Explorer (mileage: 140,590)				
Wfs Financial/Wachovia Dealer Svrs Po Box 3569 Rancho Cucamonga, CA 91729	W					
Account No.		Value \$ 3,827.85				
Account No. 519381191782						
Account No.		Value \$ 7,225.00				
Wfs Financial/Wachovia Dealer Svrs Po Box 3569 Rancho Cucamonga, CA 91729	W					
Account No.		Value \$ 9,230.57				
Account No. 519381191782						
Account No.		Value \$				
Account No. 519381191782						
Account No.		Value \$				
Account No. 519381191782						
Account No.		Value \$				
Account No. 519381191782						
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal (Total of this page)	13,058.42	0.00		
		Total (Report on Summary of Schedules)	107,993.83	0.00		

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Lorraine Marie Vargas**Case No. **15-51704**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**
TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM		
Account No. 6668	C	2013						
Internal Revenue Service Special Procedures-Insolvency P.O. Box 7346 Philadelphia, PA 19101-7346		1040 Taxes					0.00	8,895.74
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	0.00
Total (Report on Summary of Schedules)	8,895.74
	8,895.74
	0.00
	8,895.74

In re Lorraine Marie Vargas,
Debtor

Case No. 15-51704

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			services				
911 Self Defense, Inc. DBA Krav Maga Worldwide & STW Defense Tactics 100 Crossroads Blvd., Ste. 103 San Antonio, TX 78201	C						Unknown
Account No.			Services				
American Info Source LP as agent for Direct TV, LLC PO BOX 51178 Los Angeles, CA 90051	-						727.89
Account No.			For Notice Only - Quest Diagnostics Inc.				
American Medical Collection Agency 4 Westchester Plaza, Building 4 Elmsford, NY 10523	C						0.00
Account No. 137144958			Services				
AT& T Attn:Bankruptcy Dept 5407 Andrews Highway Midland, TX 79706	-						208.96
20 continuation sheets attached				Subtotal (Total of this page)			936.85

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		For notice only				
Attorney General Child Support P.O. Box 12017 Austin, TX 78711	C					0.00
Account No. 115666914		Opened 10/18/05 Last Active 5/14/13 Real Estate Mortgage				
Bank of America Attn: Correspondence Unit/CA6-919-02-41 Po Box 5170 Simi Valley, CA 93062	W					0.00
Account No.		banking services				
Bank Of America Po Box 84006 Columbus, GA 31908	C					4,107.00
Account No. 0679		Medical				
Baptist Health System P.O. Box 830913 Birmingham, AL 35283-0913	C					750.00
Account No. 585637394167		Opened 7/01/94 Last Active 2/15/05 Charge Account				
Bealls/Comenity Bank Comenity Bank, Attn: Bankruptcy Po Box 182686 Columbus, OH 43218	W					0.00
Sheet no. <u>1</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				4,857.00

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 83175700624494		Opened 5/01/04 Last Active 7/19/06 Installment Sales Contract				
Beneficial/hfc Po Box 9068 Brandon, FL 33509	W					0.00
Account No. 8274244201001268		Opened 9/01/08 For Notice Only - Collection Attorney Greater Sa Er Physicians				
Business & Professional Services 621 N. Alamo St. Attn: Bankruptcy San Antonio, TX 78215	W					0.00
Account No. 11178064901001356		Opened 6/01/11 For Notice Only - Collection Attorney Star Anesthesia Pa				
Business & Professional Services 621 N. Alamo St. Attn: Bankruptcy San Antonio, TX 78215	W					0.00
Account No. 10096104901001268		Opened 4/01/10 For Notice Only - Collection Attorney Greater Sa Er Physicians				
Business & Professional Services 621 N. Alamo St. Attn: Bankruptcy San Antonio, TX 78215	W					0.00
Account No. 9293103801001268		Opened 10/01/09 For Notice Only - Collection Attorney Greater Sa Er Physicians				
Business & Professional Services 621 N. Alamo St. Attn: Bankruptcy San Antonio, TX 78215	W					0.00
Sheet no. 2 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 11231114501000640		Opened 8/01/11 For Notice Only - Collection Attorney Pathology Associates Of Sa				
Business & Professional Services 621 N. Alamo St. Attn: Bankruptcy San Antonio, TX 78215	W					0.00
Account No. 4121742295958717		Opened 7/14/99 Last Active 12/13/07 Credit Card				
Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130	W					0.00
Account No.		credit services				
Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130	X C					1,626.00
Account No. 3959		bank account				
Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130	H					198.98
Account No. 2113636918		For Notice Only - Directv				
Cbe Group 131 Tower Park Dri Waterloo, IA 50704	W					0.00
Sheet no. 3 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,824.98

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 4185864166323673		Opened 2/06/07 Last Active 12/18/08 Credit Card				0.00
Chase Bank One Card Serv Elgin, IL 60124	C					
Account No. 5490921069027053		Opened 2/10/03 Last Active 7/03/09 Credit Card				0.00
Chase P.o. Box 15298 Wilmington, DE 19850	W					
Account No. 5888964101243635		Opened 7/16/93 Last Active 10/30/07 Credit Card - Pier 1				0.00
Chase PO Box 15298 Wilmington, DE 19850	W					
Account No.		banking services				
Chase Bank USA. N.A. Attn Bankruptcy Dept PO Box 100018 Kennesaw, GA 30156-9908	C					3,528.00
Account No.		For notice only				
Chrysler Financial P.O. Box 961275 Fort Worth, TX 76161	-					Unknown
Sheet no. 4 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				3,528.00

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		traffic citation/fine				
City of Balcones Heights Justice Center 3300 Hillcrest Drive San Antonio, TX 78201	C					100.00
Account No. 4532		traffic fine				
City of Windcrest 8601 Midcrown San Antonio, TX 78239	C					0.00
Account No. 10148851008		Opened 10/01/11 For Notice Only - Collection Attorney Bank Of America N.A.				
Clear Spring Loan Serv 7668 Warren Pkwy Ste 325 Frisco, TX 75034	W					0.00
Account No.		For Notice Only - HSA Fannie Mae				
Clearspring Loan Servicing PO Box 52238 Idaho Falls, ID 83405-2238	C					0.00
Account No. 67172		Opened 3/01/89 Last Active 11/01/04 Charge Account				
Comenity Bank/New York & Company Attention: Bankruptcy Po Box 182686 Columbus, OH 43218	W					Unknown
Sheet no. 5 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				100.00

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 37383764		Opened 7/01/08 For Notice Only - Collection Attorney South Texas Radiology Group-27				
Credit Management Lp 4200 International Pkwy Carrollton, TX 75007	H					0.00
Account No. 106262092		Opened 3/01/12 For Notice Only - Collection Attorney San Antonio Water System				
Credit Systems Intl In 1277 Country Club Ln Fort Worth, TX 76112	H					0.00
Account No. 9313342		Opened 7/01/14 For Notice Only - Collection Attorney University Health System				
Datasearch Inc Pob 461289 San Antonio, TX 78246	W					0.00
Account No.		cable services				
Directv PO Box 6550 Englewood, CO 80155	C					728.00
Account No.		For Notice Only - Wells Fargo				
Enhanced Recovery Company, LLC PO Box 1259, Dept 98696 Oaks, PA 19456	C					0.00
Sheet no. 6 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			728.00

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		For notice only				
Equifax PO Box 740241 Atlanta, GA 30374	C					0.00
Account No. 76365972		For Notice Only - Sprint				
ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057	W					0.00
Account No.		For notice only				
Experian PO Box 9701 Allen, TX 75013	C					0.00
Account No. 3431		For Notice Only - Springleaf				
First National Collection Bureau 610 Waltham Way Sparks, NV 89434	C					0.00
Account No. 6060370001		Opened 1/01/04 Last Active 8/17/05 Automobile				
Firstmark Credit Union Attn: Emma Po Box 701650 San Antonio, TX 78270	W					0.00
Sheet no. <u>7</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				0.00

In re

Lorraine Marie VargasCase No. 15-51704

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		credit services				
GE Money Bank Attn: Bankruptcy PO Box 103104 Roswell, GA 30076	C					1,622.00
Account No. 5046621200472031		Opened 7/03/05 Last Active 7/18/06 Charge Account				
GECRB / HH Gregg Attention: Bankruptcy Po Box 103104 Roswell, GA 30076	W					0.00
Account No. 5046621200472031		Opened 7/03/05 Last Active 7/18/06 Charge Account				
GECRB / HH Gregg Attention: Bankruptcy Po Box 103104 Roswell, GA 30076	-					0.00
Account No.		Medical				
Greater SA ER Physicians PA PO Box 1221 San Antonio, TX 78294	C					356.00
Account No.		For notice only				
HUD 615 East Houston Street, Suite 347 San Antonio, TX 78205	C					0.00
Sheet no. <u>8</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,978.00

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		medical				
Institute for Women's Health 367 E. Ramsey San Antonio, TX 78216	W					33.53
Account No.		12-31-2008 taxes for tax year 2008				
Internal Revenue Service Special Procedures-Insolvency P.O. Box 7346 Philadelphia, PA 19101-7346	W					1,390.64
Account No.		12-31-2007 taxes for tax year 2007				
Internal Revenue Service Special Procedures-Insolvency P.O. Box 7346 Philadelphia, PA 19101-7346	W					936.83
Account No. 495082601532568		Opened 11/27/05 Last Active 6/19/07 Installment Sales Contract				
Lacks Furniture 1600 Ne Loop 410 Suite 112 San Antonio, TX 78209	-					0.00
Account No.		For Notice Only - City of Windcrest				
Linebarger Goggan Blair & Sampson, LLP 900 Arion Pkwy, Ste. 104 San Antonio, TX 78216	C					0.00
Sheet no. <u>9</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>2,361.00</u>

In re

Lorraine Marie Vargas

Case No. 15-51704

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		For Notice Only - City of Balcones Hts				
Linebarger Goggan Blair & Sampson, LLP 711 Navarro, Ste 300 San Antonio, TX 78205	W					0.00
Account No. 43323293		Opened 6/01/13 For Notice Only - Factoring Company Account Springleaf Financial Services				
Lvnv Funding Llc PO Box 10497 Greenville, SC 29603	H					0.00
Account No. 6579		judgment				
LVNV Funding LLC c/o Michael J. Scott Scott, Parnell & Associates PC 1120 Metrocrest Dr., Ste 100 Carrollton, TX 75006-5862	C					7,180.45
Account No. 6215		medical services				
Macgregor Medical Center PO Box 2448 San Antonio, TX 78298-2448	C					83.06
Account No.		Medical				
Methodist Children's Hospital 7700 Floyd Curl Drive San Antonio, TX 78229	-					2,500.00
Sheet no. <u>10</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			9,763.51

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 7878 Methodist Hospital PO Box 99400 Louisville, KY 40269	C	Medical				23.90
Account No. 3780 Methodist Hospital PO Box 99400 Louisville, KY 40269	C	Medical				73.90
Account No. Midland Credit Management ("MCM") 8875 Aero Drive Suite 200 San Diego, CA 92123	C	For notice only				0.00
Account No. 8540655462 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	W	Opened 6/01/11 For Notice Only - Factoring Company Account Chase Bank Usa N.A.				0.00
Account No. 8562049457 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	W	Opened 11/01/13 For Notice Only - Factoring Company Account Chase Bank Usa N.A.				0.00
Sheet no. 11 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			97.80

In re

Lorraine Marie VargasCase No. 15-51704

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 8535731869		Opened 8/01/10 For Notice Only - Factoring Company Account Capital One Bank				
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	W					0.00
Account No. 8550542614		Opened 5/01/12 For Notice Only - Factoring Company Account Ge Money Bank				
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	H					0.00
Account No. 8550062871		Opened 5/01/12 For Notice Only - Factoring Company Account Chase Bank Usa N.A.				
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	H					0.00
Account No. 3473528		Opened 3/01/12 For Notice Only- Collection Attorney Select Physical Therapy				
Nationwide Recovery Sv Po Box 8005 Cleveland, TN 37320	W					0.00
Account No.		For Notice Only - UT Health Systems				
NCO Financial Systems, Inc. 2360 Campbell Creek, Ste. 500 Richardson, TX 75082	C					0.00
Sheet no. <u>12</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Medical				
Pathology Associates Of San Antonio 343 W. Houston St San Antonio, TX 78205	C					38.00
Account No.		goods and services				
Proactiv Solution Account PO Box 361096 Des Moines, IA 50336-1096	C					45.85
Account No. 7681210372153		Opened 10/01/05 Last Active 12/08/05 Real Estate Mortgage				
Rbc Bank Attn: Bankruptcy Po Box 90248 Raleigh, NC 27675	W					Unknown
Account No.		For notice only - Proactiv Solution				
RJM Acquisitions LLC 575 Underhill Blvd. Suite 224 Syosset, NY 11791	C					0.00
Account No.		utility services				
San Antonio Water System (SAWS) PO Box 2990 San Antonio, TX 78299-2990	C					2,820.00
Sheet no. 13 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				2,903.85

In re

Lorraine Marie VargasCase No. 15-51704

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		For Notice Only - LVNV Funding LLC				
Scott, Parnell & Associates, PC PO Box 115220 Carrollton, TX 75011-5220	C					0.00
Account No.		medical services				
Select Physical Therapy 9150 Huebner Rd #275 San Antonio, TX 78240	C					25.00
Account No.		Medical				
South Texas Radiology Group 7950 Floyd Curl Dr Ste SL-21 San Antonio, TX 78229	C					34.00
Account No.		medical services				
Speciality Surgery Center 5255 Prue Rd San Antonio, TX 78249	C					114.00
Account No.		payday loan				
Speedy Cash 3611 N. Ridge Rd Wichita, KS 67205	C					814.00
Sheet no. <u>14</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			987.00

In re

Lorraine Marie VargasCase No. 15-51704

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 10072163043323293		Opened 10/01/07 Last Active 4/09/08 Household Goods And Other Collateral Auto				
Springleaf Financial S Po Box 3251 Evansville, IN 47731	H					1,010.00
Account No.		cellular services				
Sprint Customer Service Attn: Bankruptcy Dept PO Box 8077 London, KY 40742	C					1,134.00
Account No.		Medical				
Star Anesthesia, P.A. PO Box 659 San Antonio, TX 78293	C					137.00
Account No. 6019180076544242		Opened 5/24/07 Last Active 9/08/09 Charge Account				
Syncb/discount Tire C/o Po Box 965036 Orlando, FL 32896	C					0.00
Account No.		auto accident lawsuit				
Tahseen Abulehieh c/o Richard Crow, Jr Sherer & Crow, PLLC 11120 Wurzbach Rd., Ste. 300 San Antonio, TX 78230	C					Unknown
Sheet no. 15 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,281.00

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Tahseen Abulehieh c/o Richard R. Crow, Jr. Sherer & Crow, PLLC 11120 Wurbach Rd., Ste. 300 San Antonio, TX 78230	C	Notice Party - Lawsuit				0.00
Account No.						
Tejas Anesthesia PO Box 34717 San Antonio, TX 78268	C	Medical				73.00
Account No.						
Texas Comptroller PO Box 13528 Austin, TX 78711-3528	C	For notice only				0.00
Account No.						
Texas Workforce Commission 101 E 15th Room 370 Austin, TX 78701	C	For notice only				0.00
Account No. 2900	H	overpayment of unemployment benefits - Not Debtors'			X	45.00
Sheet no. <u>16</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>118.00</u>

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		unemployment overpayment - Not Debtors'				
Texas Workforce Commission 101 E 15th Room 370 Austin, TX 78701	W				X	8,340.24
Account No.		For notice only				
Trans Union PO Box 2000 Chester, PA 19022	C					0.00
Account No.		For notice only				
United States Attorney 601 N.W. Loop 410, Suite 600 San Antonio, TX 78216	C					0.00
Account No.		For notice only				
United States Attorney SOCIAL SECURITY ADMINISTRATION 601 N.W. Loop 410, Suite 600 San Antonio, TX 78216	C					0.00
Account No.		For notice only				
United States Attorney IRS/HUD/VA/Department of Education 601 N.W. Loop 410, Suite 600 San Antonio, TX 78216	C					0.00
Sheet no. <u>17</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>8,340.24</u>

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		For notice only				
United States Attorney General Department of Justice 950 Pennsylvania Avenue, N.W. Washington, DC 20530	C					0.00
Account No.		For notice only				
United States Attorney General IRS/HUD/VA/Department of Education 950 Pennsylvania Avenue, N.W. Washington, DC 20530	C					0.00
Account No.		For notice only				
United States Attorney General SOCIAL SECURITY ADMINISTRATION 950 Pennsylvania Avenue, N.W. Washington, DC 20530	C					0.00
Account No.		Medical				
University Health Systems 4502 Medical Dr San Antonio, TX 78229	C					1,905.00
Account No. 5867		Medical				
University Health Systems 4502 Medical Dr San Antonio, TX 78229	C					1,904.55
Sheet no. 18 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				3,809.55

In re

Lorraine Marie VargasCase No. 15-51704

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 45793742		Opened 7/01/06 Last Active 12/31/08 Unsecured				
USAA Federal Savings Bank 10750 Mcdermott Fwy San Antonio, TX 78288	C					824.00
Account No. 41032459		Opened 8/01/05 Last Active 3/13/09 Automobile				
USAA Federal Savings Bank 10750 Mcdermott Fwy San Antonio, TX 78288	W					0.00
Account No. 5491237254916359		Opened 2/01/05 Last Active 11/10/08 Credit Card				
Usaa Savings Bank Po Box 47504 San Antonio, TX 78265	C					2,455.00
Account No. 3743550001334680		Opened 9/01/06 Last Active 11/10/08 Credit Card				
Usaa Savings Bank Po Box 47504 San Antonio, TX 78265	W					1,307.00
Account No.		For notice only				
VA Regional Office Office of District Counsel 2515 Murworth Drive Houston, TX 77054	C					0.00
Sheet no. 19 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,586.00

In re Lorraine Marie Vargas,
DebtorCase No. 15-51704**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		unpaid checking acct				
Wells Fargo PO Box 7648 Boise, ID 83707	C					741.78
Account No. 519381191782		Opened 11/22/11 Last Active 7/15/14 Automobile				
Wfs Financial/Wachovia Dealer Svrs Po Box 3569 Rancho Cucamonga, CA 91729	-					0.00
Account No.						
Account No.						
Account No.						
Sheet no. <u>20</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>741.78</u>
			Total (Report on Summary of Schedules)			<u>49,942.56</u>

In re

Lorraine Marie VargasCase No. 15-51704

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re

Lorraine Marie VargasCase No. 15-51704

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Robert Harwood Vargas 431 Dandelion San Antonio, TX 78245	Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1	<u>Lorraine Marie Vargas</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>
Case number (if known)	<u>15-51704</u>

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Loan Officer Assistant</u>	
Employer's name	<u>First California Mortgage Company</u>	
Employer's address	<u>1435 N McDowell Company Ste 300 Petaluma, CA 94954</u>	

How long employed there? 05/2015

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>3,750.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>3,750.00</u>	\$ <u>0.00</u>

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 3,750.00	\$ 0.00

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a. \$ 555.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 115.96	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 670.96	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,079.04	\$ 0.00

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
Tax Refund Used During Year -		
8h. Other monthly income. Specify: <u>\$6000.00</u>	8h. + \$ 500.00	+ \$ 0.00
Contribution for kids from Father		
	\$ 600.00	\$ 0.00

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.9. \$ **1,100.00** \$ **0.00****10. Calculate monthly income.** Add line 7 + line 9.10. \$ **4,179.04** + \$ **0.00** = \$ **4,179.04****11. State all other regular contributions to the expenses that you list in Schedule J.**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____ 11. +\$ **0.00****12. Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income.Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies12. \$ **4,179.04****Combined monthly income****13. Do you expect an increase or decrease within the year after you file this form?** No. Yes. Explain: _____

Fill in this information to identify your case:

Debtor 1	Lorraine Marie Vargas
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	WESTERN DISTRICT OF TEXAS
Case number (If known)	15-51704

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:
MM / DD / YYYY
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. **Does Debtor 2 live in a separate household?**
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? No

Do not list Debtor 1
and Debtor 2. Yes. Fill out this information for
each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	4	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Son	9	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
		<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
		<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6i.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses	
4. \$	793.00
4a. \$	0.00
4b. \$	0.00
4c. \$	55.00
4d. \$	0.00
5. \$	0.00

If not included in line 4:

4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

6. **Utilities:**

6a. Electricity, heat, natural gas	6a. \$ <u>100.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>30.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>0.00</u>
6d. Other. Specify: <u>Cell Phone</u>	6d. \$ <u>60.00</u>

7. **Food and housekeeping supplies**

8. Childcare and children's education costs	7. \$ <u>400.00</u>
--	---------------------

9. **Clothing, laundry, and dry cleaning**10. **Personal care products and services**11. **Medical and dental expenses**12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**14. **Charitable contributions and religious donations**15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>108.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ <u>0.00</u>

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**19. **Other payments you make to support others who do not live with you.**

Specify: _____

\$ <u>0.00</u>

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

21. **Other:** Specify: _____

21. +\$ <u>0.00</u>

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. \$ <u>3,529.04</u>

Note: Line 22 above includes Debtor Schedule total of \$1,992.04**Plus the attached separate schedule J total of \$1,537.00**23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>4,179.04</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>3,529.04</u>

23c. Subtract your monthly expenses from your monthly income.	23c. \$ <u>650.00</u>
The result is your monthly net income.	

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes.

Explain: _____

Fill in this information to identify your case:

Debtor 1	<u>Lorraine Marie Vargas</u>
Debtor 2	
(Spouse, if filing)	
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>
Case number (If known)	<u>15-51704</u>

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household
 Filing Spouse Separate Expenses

Official Form 6J**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

No. Go to line 2.
 Yes. **Does Debtor 2 live in a separate household?**
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Son</u>	<u>4</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes
<u>Son</u>	<u>9</u>	

**3. Do your expenses include expenses of people other than yourself and your dependents? No
 Yes****Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.**Your expenses**4. \$ 350.00**If not included in line 4:**

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans
 6. Utilities:
 6a. Electricity, heat, natural gas

4a. \$	<u>0.00</u>
4b. \$	<u>0.00</u>
4c. \$	<u>10.00</u>
4d. \$	<u>0.00</u>
5. \$	<u>0.00</u>

6a. \$ 80.00

6b. Water, sewer, garbage collection	6b. \$ <u>20.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>60.00</u>
6d. Other. Specify: <u>Cable Internet</u>	6d. \$ <u>20.00</u> \$ <u>20.00</u>
7. Food and housekeeping supplies	7. \$ <u>220.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>90.00</u>
10. Personal care products and services	10. \$ <u>40.00</u>
11. Medical and dental expenses	11. \$ <u>0.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>295.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>80.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>150.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: <u>Work boots & gloves</u> Work Tools (replace as needed - lost or broken)	21. +\$ <u>42.00</u> \$ <u>60.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	\$ <u>1,537.00</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>N/A</u>
23b. Copy your monthly expenses from line 22 above.	23b. \$ <u>N/A</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>N/A</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	
Explain: _____	

United States Bankruptcy Court
Western District of Texas

In re Lorraine Marie Vargas

Debtor(s)

Case No. 15-51704
Chapter 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 42 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 17, 2015

Signature /s/ Lorraine Marie Vargas
Lorraine Marie Vargas
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of Texas

In re Lorraine Marie Vargas

Debtor(s)

Case No.
Chapter15-51704
13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$39,929.00	2013: Debtor Employment Income
\$19,688.00	2014: Debtor Employment Income
\$14,475.09	2015 YTD: Debtor Employment Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$6,933.00	2013: Wife DRAW FROM IRA

AMOUNT	SOURCE
\$2,133.00	2013: Wife Cancellation of Debt
\$2,400.00	2015 Contribution from Kid's Father

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Tahseen Abulehieh v. Lorraine M Campos	Civil	Justice Court - Precinct 2, Place 1	Pending
In Re: Robert and Lorraine Vargas, Debtors	Bankruptcy		

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Vanhemelrijck Law Offices, LP. 1100 N.W. Loop 410 Suite 215 San Antonio, TX 78213	07/10/2015	\$100.00 - Attorney's Fees

NAME AND ADDRESS OF PAYEE CINLegal.com	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 07/10/2015	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$83.00 - Credit Report and Courses
Court Filing Fee	07/10/2015	\$310.00 - Court Filing Fee

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		
NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank Of America Po Box 84006 Columbus, GA 31908	checking acct -\$350	10/2014
Capital One PO Box 30285 Salt Lake City, UT 84130-0285	checking acct -\$200	8/2014

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR		DATE OF SETOFF	AMOUNT OF SETOFF
14. Property held for another person			
None	List all property owned by another person that the debtor holds or controls.		
<input checked="" type="checkbox"/>			
NAME AND ADDRESS OF OWNER		DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
15. Prior address of debtor			
None	If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.		
<input checked="" type="checkbox"/>			
ADDRESS	NAME USED	DATES OF OCCUPANCY	
16. Spouses and Former Spouses			
None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.		
<input type="checkbox"/>			
NAME			
Robert Vargas (seperated: 7/2015)			
17. Environmental Information.			
For the purpose of this question, the following definitions apply:			
<p>"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.</p> <p>"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.</p> <p>"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law</p>			
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:		
<input checked="" type="checkbox"/>			
SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.		
<input checked="" type="checkbox"/>			
SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.		
<input checked="" type="checkbox"/>			
NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION	

18 . Nature, location and name of business

None

■ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF
SOCIAL-SECURITY OR
OTHER INDIVIDUAL
TAXPAYER-I.D. NO.

NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None

■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

■ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None

■ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None

■ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None

■ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 17, 2015

Signature /s/ Lorraine Marie Vargas
Lorraine Marie Vargas
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Western District of Texas

In re Lorraine Marie Vargas

Debtor(s)

Case No. 15-51704
Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>3,200.00</u>
Prior to the filing of this statement I have received	\$ <u>100.00</u>
Balance Due	\$ <u>3,100.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: July 17, 2015

/s/ J. Robert Vanhemelrijck

J. Robert Vanhemelrijck 24056468

Vanhemelrijck Law Offices, PC

1100 N.W. Loop 410

Suite 215

San Antonio, TX 78213

(210) 804-1529 Fax: (866) 830-3521

jrv@vanlaws.com

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

**United States Bankruptcy Court
Western District of Texas**

In re Lorraine Marie Vargas

Debtor(s)

Case No. 15-51704
Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Lorraine Marie Vargas

Printed Name(s) of Debtor(s)

Case No. (if known) **15-51704**

X /s/ Lorraine Marie Vargas

Signature of Debtor

July 17, 2015

Date

X

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Fill in this information to identify your case:

Debtor 1	<u>Lorraine Marie Vargas</u>
Debtor 2	 (Spouse, if filing)
United States Bankruptcy Court for the:	<u>Western District of Texas</u>
Case number	<u>15-51704</u> (if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).

2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).

3. The commitment period is 3 years.

4. The commitment period is 5 years.

Check if this is an amended filing

Official Form 22C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>2,110.17</u>	\$ <u>0.00</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>300.00</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm Gross receipts (before all deductions) \$ <u>0.00</u> Ordinary and necessary operating expenses -\$ <u>0.00</u> Net monthly income from a business, profession, or farm \$ <u>0.00</u> Copy here -> \$ <u>0.00</u> \$ <u>0.00</u>		
6. Net income from rental and other real property Gross receipts (before all deductions) \$ <u>0.00</u> Ordinary and necessary operating expenses -\$ <u>0.00</u> Net monthly income from rental or other real property \$ <u>0.00</u> Copy here -> \$ <u>0.00</u> \$ <u>0.00</u>		

7. Interest, dividends, and royalties**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**
 For your spouse \$ **0.00**

**Column A
Debtor 1**

\$ **0.00**

**Column B
Debtor 2 or
non-filing spouse**

\$ **0.00**

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.**10. Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. \$ **0.00** \$ **0.00**
 10b. \$ **0.00** \$ **0.00**
 10c. Total amounts from separate pages, if any. + \$ **0.00** \$ **0.00**

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ **2,410.17** + \$ **0.00** = \$ **2,410.17**

Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income**12. Copy your total average monthly income from line 11.** \$ **2,410.17****13. Calculate the marital adjustment.** Check one:

You are not married. Fill in 0 on line 3d.
 You are married and your spouse is filing with you. Fill in 0 in line 13d.
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. \$
 13b. \$
 13c. +\$

13d. Total \$ **0.00** Copy here=> 13d. - **0.00**

14. Your current monthly income. Subtract line 13d from line 12.

14. \$ **2,410.17**

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here=>

15a. \$ **2,410.17**

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

15b. \$ **28,922.04**

16. Calculate the median family income that applies to you. Follow these steps:16a. Fill in the state in which you live. TX16b. Fill in the number of people in your household. 4

16c. Fill in the median family income for your state and size of household.

16c. \$ 71,973.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).

17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)18. **Copy your total average monthly income from line 11.** 18. \$ 2,410.1719. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a.-\$ 0.00**Subtract line 19a from line 18.**19b. \$ 2,410.1720. **Calculate your current monthly income for the year.** Follow these steps:20a. Copy line 19b. 20a. \$ 2,410.17

Multiply by 12 (the number of months in a year).

x 1220b. The result is your current monthly income for the year for this part of the form 20b. \$ 28,922.0420c. Copy the median family income for your state and size of household from line 16c. 20c. \$ 71,973.00**21. How do the lines compare?**

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Lorraine Marie Vargas**Lorraine Marie Vargas**

Signature of Debtor 1

Date July 17, 2015

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Current Monthly Income Details for the Debtor**Debtor Income Details:**Income for the Period **01/01/2015** to **06/30/2015**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **First California Mortgage Company**

Year-to-Date Income:

Total Year-to-Date Income: **\$12,661.03** from check dated **6/30/2015**.Average Monthly Income: **\$2,110.17**.**Line 4 - Contributions to household expenses of the debtor or dependents**Source of Income: **Father of kids**

Income by Month:

6 Months Ago:	<u>01/2015</u>	<u>\$0.00</u>
5 Months Ago:	<u>02/2015</u>	<u>\$0.00</u>
4 Months Ago:	<u>03/2015</u>	<u>\$600.00</u>
3 Months Ago:	<u>04/2015</u>	<u>\$600.00</u>
2 Months Ago:	<u>05/2015</u>	<u>\$600.00</u>
Last Month:	<u>06/2015</u>	<u>\$0.00</u>
Average per month:		<u>\$300.00</u>